

**NEWS RELEASE**  
**ATTORNEY GENERAL STEVE BULLOCK**  
**STATE OF MONTANA**

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**CONSUMER ALERT ON NEW "SMISHING" SCAMS**

HELENA – The Montana Attorney General’s Office and the Division of Banking and Financial Institutions today issued an alert that warns consumers about people or entities engaged in a new scam involving text messages being sent to mobile devices.

The state of Montana has received information that Montana consumers have been targeted by scammers claiming to represent banks or credit unions in Montana. “Smishing,” as it is called, is a new form of identity theft that utilizes cell phone text messages, or Short Message Service, to bait consumers into divulging confidential personal information, such as account numbers and passwords. It is common for fraudulent “phishing” techniques through emails or text messages to look authentic and even include the use of a lending institution’s logo and marketing slogans.

“Scammers and identity thieves will attempt to gain your personal information in any way possible,” said Montana Attorney General Steve Bullock. “In this digital age, where almost everyone has a cell phone, this new text message scam is just another way to lure you into their trap. Knowing about it beforehand will help protect consumers from falling victim to this threat.”

In one common “smishing” scam, a consumer receives a text message stating their account has been suspended due to suspected fraudulent activity. The text might direct the consumer to a phony website to reactivate the account. The fake website

would be used to gather the consumer's account information, PIN, Social Security number or other personal information.

“Consumers should be cautious with their personal information anytime someone contacts them claiming to represent a financial institution,” said Melanie Griggs, commissioner of the Montana Division of Banking and Financial Institutions. “When in doubt a consumer should always contact their financial institution prior to giving out any personal information if they suspect having received fraudulent communications.”

Anyone who questions the authenticity of an entity or person representing itself as a lending institution in Montana should contact the Division of Banking and Financial Institutions at (406) 841-2920. A consumer who suspects that they may be a victim of an identity theft scam such as “smishing” or “phishing” should call their local law enforcement agency to report the crime and also contact the Federal Trade Commission at (877) 438-4338 or online at [www.consumer.gov/idtheft](http://www.consumer.gov/idtheft) for information on how to protect their credit report. Victims of identity theft should place a watch on their credit report and check it every six months to make sure no new unauthorized activity has been placed in their name. Consumers in Montana may also put a security freeze on their credit report by directly contacting the credit reporting agency to request it.

For more information about any variety of “phishing” scams, visit <http://www.ftc.gov/bcp/edu/pubs/consumer/alerts/alt127.shtm>.